

**Fill in this information to identify your case and this filing:**

Debtor 1 **Jeffery Daniel Woodhams**  
First Name Middle Name Last Name

Debtor 2 **Jennifer Ellyn Woodhams**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:17-bk-03832**

☒ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**111 N Porter Road**

Street address, if available, or other description

**Shiloh GA 31826**  
City State ZIP Code

County

**What is the property?** Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$123,000.00</b>	<b>\$123,000.00</b>

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Fee simple**

☐ Check if this is community property (see instructions)

**Other information you wish to add about this item, such as local property identification number:**

**Debtors have a sales contract for \$123,000. Cost of sale at 7% is \$8,610 but Debtor's actual cost of sale are about \$15,000. so Debtors do not expect to clear more than about \$6000.**

**Debtors can no longer afford to maintain this property and have stopped paying the mortgage**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$123,000.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Jeffery Daniel Woodhams**  
Debtor 2 **Jennifer Ellyn Woodhams**

Case number (if known) **1:17-bk-03832**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No  
☒ Yes

3.1 Make: **Toyota**  
Model: **Sienna**  
Year: **2005**  
Approximate mileage: **178,000**  
Other information:

**Vehicle: Mechanically Sound  
But Cosmetically Rough.**

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
entire property?**

**Current value of the  
portion you own?**

**\$1,200.00**

**\$1,200.00**

3.2 Make: **Toyota**  
Model: **Rav4**  
Year: **2008**  
Approximate mileage: **118000**  
Other information:

**Vehicle:**

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
entire property?**

**Current value of the  
portion you own?**

**\$4,199.00**

**\$4,199.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
pages you have attached for Part 2. Write that number here.....=>**

**\$5,399.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

☐ No  
☒ Yes. Describe.....

**Household: Old Mattresses (\$100 But Cannot Sell Used  
Mattresses); Kitchenware (\$100); Mixer (\$50); Toaster (\$5); Table  
And Chairs (\$100); Portable Chairs And Office Chairs (\$50 All);  
Desks And Shelves (\$50); Standing Mirror (\$20); Games And  
Books (\$100 All); Dresser (\$10); Entertainment Center (\$50); Old  
Cabinet With Flour Bin (Non-Functional) (\$50); Decorations And  
Art (\$50); Seasonal Items (\$40); Microwave (\$60)**

**\$815.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices  
including cell phones, cameras, media players, games*

☐ No  
☒ Yes. Describe.....

**Electronics: Computer/monitor (\$250); Computer/monitor (\$250); Computer/monitor (\$250); Laptop (\$75); Tablet (\$75); Nintendo Switch W/ One Game (\$200); Dvds And Blurays (\$150 All); 40' Tv (\$150); Receiver And Speakers (\$100); Bluray Player (\$25); Roku (\$15); Pre-Pay Cell Phones (\$20); Printer (\$20); Headsets (\$20); Telephone Handsets (\$5)**

**\$1,605.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

**Collectibles: Coins (\$100), Dolls (\$300), Other Figures (\$150), Plastic Models (\$100)**

**\$650.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

**Sports-Hobby: Camping Gear.**

**\$100.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Clothes: Attire For Self, Spouse, Children**

**\$350.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Jewelry: Wedding Rings And A Few Minor Pieces**

**\$400.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$3,920.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash: Coins  
In A Jar.**

**\$5.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1.

**Checking Account: Wells Fargo Bank, N.a.**

**\$1,300.00**

17.2.

**Savings Account: Wells Fargo Bank, Na**

**\$5.00**

17.3.

**Savings Account: Wells Fargo Bank, Na**

**\$35.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

☒ Yes. ....

Institution name or individual:

**Security Deposit: Security Deposit Held By  
Landlord Copper Chase Apartments**

**\$250.00**

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

28. **Tax refunds owed to you**

- ☐ No  
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**Federal tax refund**

**\$2,056.00**

29. **Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

30. **Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

31. **Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**Insurance: Term Life Insurance. Ends  
2021.  
300,000 face value**

**\$0.00**

**Insurance: Renters Insurance**

**\$0.00**

**Insurance: Home Owner's Insurance.**

**\$0.00**

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$3,651.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

☒ No

☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

Debtor 1 **Jeffery Daniel Woodhams**  
Debtor 2 **Jennifer Ellyn Woodhams**

Case number (if known) **1:17-bk-03832**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$123,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$5,399.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$3,920.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$3,651.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
	<b>+</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$12,970.00</b>	Copy personal property total <b>\$12,970.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$135,970.00</b>

**Fill in this information to identify your case:**

Debtor 1 **Jeffery Daniel Woodhams**  
First Name Middle Name Last Name

Debtor 2 **Jennifer Ellyn Woodhams**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:17-bk-03832**  
(if known)

☒ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
111 N Porter Road Shiloh, GA 31826 Debtors have a sales contract for \$123,000. Cost of sale at 7% is \$8,610 but Debtor's actual cost of sale are about \$15,000. so Debtors do not expect to clear more than about \$6000.  Debtors can no longer afford to m Line from <i>Schedule A/B</i> : 1.1	\$123,000.00	<input checked="" type="checkbox"/> \$11,264.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2005 Toyota Sienna 178,000 miles Vehicle: Mechanically Sound But Cosmetically Rough. Line from <i>Schedule A/B</i> : 3.1	\$1,200.00	<input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Household: Old Mattresses (\$100 But Cannot Sell Used Mattresses); Kitchenware (\$100); Mixer (\$50); Toaster (\$5); Table And Chairs (\$100); Portable Chairs And Office Chairs (\$50 All); Desks And Shelves (\$50); Standing Mirror (\$20); Games And Books (\$100 All Line from <i>Schedule A/B</i> : 6.1	\$815.00	<input checked="" type="checkbox"/> \$815.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)



Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Electronics: Computer/monitor (\$250); Computer/monitor (\$250); Computer/monitor (\$250); Laptop (\$75); Tablet (\$75); Nintendo Switch W/ One Game (\$200); Dvds And Blurays (\$150 All); 40' Tv (\$150); Receiver And Speakers (\$100); Bluray Player (\$25); Roku (\$15</b> Line from Schedule A/B: 7.1	<b>\$1,605.00</b>	<input checked="" type="checkbox"/> <b>\$1,605.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Collectibles: Coins (\$100), Dolls (\$300), Other Figures (\$150), Plastic Models (\$100)</b> Line from Schedule A/B: 8.1	<b>\$650.00</b>	<input checked="" type="checkbox"/> <b>\$650.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Sports-Hobby: Camping Gear.</b> Line from Schedule A/B: 9.1	<b>\$100.00</b>	<input checked="" type="checkbox"/> <b>\$100.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Clothes: Attire For Self, Spouse, Children</b> Line from Schedule A/B: 11.1	<b>\$350.00</b>	<input checked="" type="checkbox"/> <b>\$350.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Jewelry: Wedding Rings And A Few Minor Pieces</b> Line from Schedule A/B: 12.1	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Checking Account: Wells Fargo Bank, N.a.</b> Line from Schedule A/B: 17.1	<b>\$1,300.00</b>	<input checked="" type="checkbox"/> <b>\$1,300.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Savings Account: Wells Fargo Bank, Na</b> Line from Schedule A/B: 17.2	<b>\$5.00</b>	<input checked="" type="checkbox"/> <b>\$5.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Savings Account: Wells Fargo Bank, Na</b> Line from Schedule A/B: 17.3	<b>\$35.00</b>	<input checked="" type="checkbox"/> <b>\$35.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Security Deposit: Security Deposit Held By Landlord Copper Chase Apartments</b> Line from Schedule A/B: 22.1	<b>\$250.00</b>	<input checked="" type="checkbox"/> <b>50%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Security Deposit: Security Deposit Held By Landlord Copper Chase Apartments</b> Line from Schedule A/B: 22.1	<b>\$250.00</b>	<input checked="" type="checkbox"/> <b>\$125.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

Debtor 1 **Jeffery Daniel Woodhams**  
Debtor 2 **Jennifer Ellyn Woodhams**

Case number (if known) **1:17-bk-03832**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim  <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Federal tax refund</b> Line from <i>Schedule A/B</i> : <b>28.1</b>	<b>\$2,056.00</b>	<input checked="" type="checkbox"/> <b>\$2,056.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

3. **Are you claiming a homestead exemption of more than \$160,375?**  
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes